

In November 2018 Harpswell, in conjunction with 7 other communities in York and Cumberland Counties, filed a regional appeal of FEMA's preliminary Flood Insurance Rate Maps. These appeals are expected to undergo a scientific review after which the maps will be accepted as is, or updated to reflect data revealed through the appeal process.

In order for the maps to go final in 2019, FEMA would have had to sign the Letter of Final Determination (which sets the effective map date) in January so that they could be effective 6 months after the date is set. Since the appeals have not yet been resolved, they will not go effective this year.

We will continue to use the current maps and Floodplain Management Ordinance when issuing permits. Homeowners are encouraged to review the preliminary maps in the Code Enforcement Office so they know what's coming, particularly if they are considering building new or doing a substantial improvement. However, there is "built in compliance" flood insurance grandfathering available through FEMA which allows owners to secure flood insurance for the zone and at the rate that is effective at the time of construction.

For example, if I build today and I'm not in a flood zone, and then the new map goes effective and puts me in Zone VE, I am eligible for built in compliance grandfathering in the zone that was in effect on the date the permit was issued, as long as there haven't been any losses.